

**NOTICE TO EMPLOYEES CURRENTLY OR PREVIOUSLY ENROLLED IN  
ANTHEM BLUE CROSS PLANS ON HOW TO ENROLL IN CREDIT PROTECTION SERVICES**

**February 24, 2015**

The County of Los Angeles (County) received notification from Anthem Blue Cross (Anthem) that its company sustained an external cyber-attack of its system. The County is concerned to ensure all potentially impacted County employees are provided timely information regarding this incident. Thus far, Anthem has informed the County that these cyber-attackers gained unauthorized access to Anthem's system and obtained personal information from current and former Anthem members such as their names, birthdays, member health ID numbers/Social Security numbers, street addresses, email addresses and employment information, including income data.

Anthem's investigation to date indicates there is no evidence that credit card or medical information, such as claims, test results, or diagnostic codes, were subject to the cyber-attack and were not compromised.

According to Anthem, it has begun to communicate directly with current and former members, as required by state law. The text of Anthem's letter is now available on the [AnthemFacts.com](http://AnthemFacts.com) website. Members that have opted to receive communications electronically will receive the letter via e-mail. The letter directs members to visit [AnthemFacts.com](http://AnthemFacts.com) to sign up for credit protection services. This communication will not ask for personal information and will not contain a link to any websites other than [AnthemFacts.com](http://AnthemFacts.com). Members do not have to wait until they receive the communication to sign up for credit protection services. On February 13, 2015, Anthem provided information on how Anthem members may enroll immediately.

According to Anthem, current and former Anthem members can visit [AnthemFacts.com](http://AnthemFacts.com) to learn more about credit monitoring and identity theft repair services provided by AllClear ID, an identity protection provider. All services are available for two years at no cost to the member. Details of the services, and instructions on how to enroll, are listed below:

- Identity theft repair services are available to Anthem members who feel they have experienced fraud. If you suspect your identity is being used by cyber-attackers, contact AllClear ID by calling 877-263-7995 so that it may begin an investigation. *For members who have been impacted by the cyber-attack, these services are automatically available and do not require enrollment.*
- Credit monitoring services require a member to actively enroll because the member must provide their personal information and consent to have their credit monitored. Members can enroll at any time during the 24-month coverage period, and can learn how to sign up at [AnthemFacts.com](http://AnthemFacts.com). Members who do not have access to the Internet may call 877-263-7995 for assistance.
- The free identity protection services provided by Anthem include two years of:
  - ✓ **Identity Repair Assistance:** Should a member experience fraud, an investigator will do the work to recover financial losses, restore the member's credit, and ensure the member's identity is returned to its proper condition. This assistance will cover any fraud that has occurred since the incident first began.

- ✓ **Credit Monitoring:** At no cost, members may also enroll in additional protections, including credit monitoring. Credit monitoring alerts consumers when banks and creditors use their identity to open new credit accounts.
  - ✓ **Child Identity Protection:** Child-specific identity protection services will also be offered to any members with children insured through their Anthem plan.
  - ✓ **Identity theft insurance:** For individuals who enroll, the company has arranged for \$1,000,000 in identity theft insurance, where allowed by law.
  - ✓ **Identity theft monitoring/fraud detection:** For members who enroll, data such as credit card numbers, social security numbers and emails will be scanned against aggregated data sources maintained by top security researchers that contain stolen and compromised individual data, in order to look for any indication that the members' data has been compromised.
  - ✓ **Phone Alerts:** Individuals who register for this service and provide their contact information will receive an alert when there is a notification from a credit bureau, or when it appears from identity theft monitoring activities that the individual's identity may be compromised.
- Spanish-speaking members may access information at [AnthemInforma.com](http://AnthemInforma.com), or receive assistance in Spanish at 877-263-7995.
  - Phone lines will be open from 11 a.m. to 6 p.m. PT on Friday, and will be open 6 a.m. to 6 p.m. PT Monday to Saturday.

### **Anthem-Provided Credit Protection FAQ**

#### **1. When and how did you discover the attack?**

On January 27, 2015, an Anthem associate, a database administrator, discovered suspicious activity – a data query running using the associate's logon information. He alerted Anthem's Information Security department.

On Jan. 29, 2015, we determined that we were the victim of a sophisticated cyber-attack. We notified federal law enforcement officials and shared the indicators of compromise with the HITRUST C3 (Cyber Threat Intelligence and Incident Coordination Center).

#### **2. How many people are impacted?**

Anthem is currently conducting an extensive IT Forensic Investigation to determine what members are impacted. We will provide additional details to our clients as soon as it is available. Initial analysis indicates the attacker had access to information on tens of millions of consumers. This includes Anthem's affiliated health plan members and other consumers within the Blue Cross Blue Shield system. Social Security numbers were included in only a subset of the universe of consumers that were impacted. Initial investigation indicates that the member data accessed

included names, member ID numbers, dates of birth, Social Security Numbers or Health Care Identification Numbers, addresses, telephone numbers, email addresses and employment information.

**3. What information has been compromised?**

Initial investigation indicates that the member data accessed included names, member ID numbers, dates of birth, Social Security Numbers or Health Care Identification Numbers, addresses, telephone numbers, email addresses and employment information.

**4. Was there any diagnosis or treatment data exposed?**

No, we do not believe any diagnosis or treatment data was exposed.

**5. Was my information accessed?**

Anthem is currently conducting an extensive IT forensic investigation to determine what members are impacted. However, all members whose information was in the impacted data warehouse will receive free credit protection services for two years.

**6. Is Anthem providing credit protection services?**

Yes, Anthem is providing credit protection services, free of charge, for two years.

**7. How can I enroll in credit protection services?**

Identity theft repair services are available to Anthem members who feel they have experienced fraud. *For members who have been impacted by the cyber-attack, these services are automatically available and do not require enrollment.* Please visit [AnthemFacts.com](https://www.AnthemFacts.com) to learn how to access these services. Members may access identity repair services by calling 877-263-7995.

Credit monitoring services require a member to actively enroll because the member must provide their personal information and consent to have their credit monitored. Members can enroll at any time during the 24 month coverage period, and can learn how to sign up at [AnthemFacts.com](https://www.AnthemFacts.com). Members who do not have access to the Internet may call 877-263-7995 for assistance.

**8. What times can I call to enroll in credit protection services?**

Phone lines will be open from 11 a.m. to 6 p.m. PT on Friday, Feb. 13, and will be open 6 a.m. to 6 p.m. PT Monday to Saturday.

Spanish-speaking members may access information at [AnthemInforma.com](https://www.AnthemInforma.com), or receive assistance in Spanish at 877-263-7995.

**9. What credit protection services is Anthem offering?**

The free identity protection services provided by Anthem include two years of:

- **Identity Theft Repair Assistance:** Should a member experience fraud, an investigator will do the work to recover financial losses, restore the member's credit, and ensure the member's identity is returned to its proper condition. This assistance will cover any fraud that has occurred since the incident first began.
- **Credit Monitoring:** At no cost, members may also enroll in additional protections, including credit monitoring. Credit monitoring alerts consumers when banks and creditors use their identity to open new credit accounts.
- **Child Identity Protection:** Child-specific identity protection services will also be offered to any members with children insured through their Anthem plan.
- **Identity theft insurance:** For individuals who enroll, the company has arranged for \$1,000,000 in identity theft insurance, where allowed by law.
- **Identity theft monitoring/fraud detection:** For members who enroll, data such as credit card numbers, social security numbers and emails will be scanned against aggregated data sources maintained by top security researchers that contain stolen and compromised individual data, in order to look for any indication that the members' data has been compromised.
- **Phone Alerts:** Individuals who register for this service and provide their contact information will receive an alert when there is a notification from a credit bureau, or when it appears from identity theft monitoring activities that the individual's identity may be compromised.

#### **10. Will I receive a letter in the mail from Anthem?**

Yes, Anthem will begin to mail letters to all impacted current and former members in the coming weeks. Those letters will provide information on free identity repair services and credit monitoring. However, members can access these services starting Friday, Feb. 13, prior to receiving a mailed notification from Anthem. A copy of the letter will be posted on [AnthemFacts.com](http://AnthemFacts.com)

#### **11. Will Anthem send me an email with this information?**

Members who have provided e-mails to Anthem and have opted in to receiving communications may receive an e-mail directing them to visit [AnthemFacts.com](http://AnthemFacts.com) to sign up for credit protection services. This e-mail is scheduled to be distributed the week of Feb. 16. A copy of the email will be posted on [AnthemFacts.com](http://AnthemFacts.com).

This email is being sent due to state notification requirements. It will not ask for personal information and will not contain a link to any websites other than [AnthemFacts.com](http://AnthemFacts.com).

If you receive any emails regarding the Anthem Cyber-attack asking for personal information, or asking you to click on an unfamiliar link:

- ✓ DO NOT click on any links in email.
- ✓ DO NOT reply to the email or reach out to the senders in any way.
- ✓ DO NOT supply any information on the website that may open, if you have clicked on a link in an email.
- ✓ DO NOT open any attachments that arrive with email.

For more guidance on recognizing scam email, please visit the FTC Website: <http://www.consumer.ftc.gov/articles/0003-phishing>

**12. Why do I have to enroll in credit monitoring services?**

Credit monitoring services require a member to actively enroll because the member must provide their personal information and consent to have their credit monitored. Members can enroll at any time during the 24 month coverage period, and can learn how to sign up at AnthemFacts.com. Members who do not have access to the Internet may call 877-263-7995 for assistance.

**13. Can I access information about the credit protection services in Spanish?**

Spanish-speaking members may access information at [AnthemInforma.com](http://AnthemInforma.com) , or receive assistance in Spanish at 877-263-7995.

**14. Am I at risk for identity theft?**

Anthem is currently conducting an extensive IT Forensic Investigation to determine which members are impacted. We are not aware of any fraud that has occurred as a result of this incident against our members, but all impacted members will be eligible to receive identity repair assistance. Identity repair services provide affected customers with a dedicated investigator to assist them with fraud-related issues arising from this incident.

**15. Do I need a new member ID card and number?**

Your current member ID card and number are valid and will provide you access to care.

**16. Do I need a new member ID card and number?**

Your current member ID card and number are valid and will provide you access to care.

**17. Have all Anthem outbound calls stopped? People are very concerned all calls are fraud. Clinical, vendors, robo calls, etc.**

No, we will continue to make outbound calls that are vital for our normal course of business, such as calls from our clinical staff to members who are enrolled in care management programs. However, Anthem will not make outbound calls to members about the cyber-attack, and will not ask members for their Social Security numbers, credit card or banking numbers with regard to the cyber-attack.

Anthem will contact current and former members via mail delivered by the U.S. Postal Service about the cyber-attack with specific information on how to enroll in credit monitoring. Affected members will receive free credit monitoring and identity protection services. For more guidance on recognizing scam email, please visit the FTC website: <http://www.consumer.ftc.gov/articles/0003-phishing>.

**18. What are your security protocols? Why didn't they work?**

The attack that occurred was highly sophisticated in nature. The attacker had a proficient understanding of the data platforms. The attacker utilized very sophisticated tools and methods in which to carry out the attack and took care to cover tracks by moving from server to server within the environment, often using a different compromised user ID each time they connected to a different server. The Anthem associate who discovered the suspicious query activity followed appropriate protocol and immediately notified Information Security. Anthem immediately launched an investigation. Once Anthem determined it was a cyber attack, Anthem contacted federal investigators.

Anthem has changed passwords and secured the compromised database warehouse.

**19. Do you recommend members change their password on the secure member site?**

While there is no evidence in our investigation to date to suggest that member information or credentials were compromised related to any of our Anthem websites, we always encourage our members and associates to frequently change personal passwords that are used to access sensitive data.